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PROGRAMMES FOR PROMOTING INSTITUTIONALIZED PUBLIC PARTICIPATION SYSTEMS IN HOUSING FOR LOW-INCOME GROUP IN AFRICA

I. INTRODUCTION

1. In the early 1950s, national co-operative societies in Africa concentrated on agricultural co-operatives for small planters and consumers of agricultural produce destined for local consumption as well as for export.

2. However, from the beginning of the mid-1950s, the concept of co-operatives extended to other sectors in order to respond to the urgent needs for capital investment, housing, and factor inputs for the production of durable goods.

3. Organizations and methods of self-help and the co-operative movement are not new to the African context. Indeed saving and mutual aid societies, which provide ready cash to society, have existed since time immemorial in Africa; they have provided labour, either for the construction of shelter or for agricultural works. However, those traditional co-operatives were essentially limited to local communities. The expansion of the economies and the needs for goods and services which were not available locally have created the need for the organization of new co-operative systems. These have been more complex than the traditional type of co-operatives and because of this complexity they have had to be given a legal context which makes them answerable to the legal system. Thus co-operatives for producers and consumers have been established.

4. Indeed, public participation could be described as an association of people working towards a common goal; those belonging to the association share the work and benefits involved in the realization of the objectives. Such an association is first of all responsible for the provision of services and not the benefits derived therefrom. All profits are considered incidental and are shared equitably among members of the association regardless of their respective contribution to the work carried out. The construction of housing could constitute one of these objectives.

5. At present, most African governments have institutionalized the co-operative system in the social housing construction sector in order to meet the increasing demand for shelter, particularly for the low-income group of the population.

6. Housing problems remain a major issue for African governments. These problems are compounded by population growth in urban areas which could be attributed partly to rural migration. The urban housing problem should be analysed in the context of rural/urban migration and its impact on the overall development process. The urban housing problem could only be resolved satisfactorily within the context of realistic policies and programmes of development for the rural hinterland.

7. The main objective of this study focuses on an analysis of the various factors which influence the availability of shelter. The study offers solutions which could improve current policies for housing the low-income group.

II. CURRENT HOUSING SITUATION IN AFRICA

8. The total population of Africa in 1980 was estimated at 469 million inhabitants which represents 10 per cent of world population. Population projections show that this population will double by the turn of the century.

9. The most important problem as evidenced in most African countries is the disproportionate concentration of urban population in a single metropolis which, in general, is also the capital. This situation shows that a large proportion of development occurs in a few restricted areas and emphasises the rural/urban imbalance. The rapid growth of urban centres in most African countries has in turn generated a huge demand for shelter which most countries cannot satisfy due to the prevailing economic situation.

10. Housing need estimates worked out by the United Nations for 1970-1980 from population growth and occupancy rate of 1.5 household per dwelling show that 8 to 10 new dwellings should be constructed for every 1000 inhabitants per annum whereas a United Nations survey shows that the housing construction rate in Africa amounts to 2 to 5 dwellings per annum, this shows a huge shortfall and explains the rate of overcrowding in Africa which is around 40 per cent and reaches 50 per cent in some countries. 1/ In 1980, the construction need for new dwellings amounted to 1.7 million units; 2/ while 3.2 million units should be built to cater for the homeless in urban centres. 3/

11. When the rate of construction needed during 1970-1980 is compared to the actual rate of construction, it is evident that most African countries are not in a position to meet the housing needs arising from population growth and the replacement of uninhabitable dwellings. In consequence, the housing shortage increases cumulatively every year as indicated in some African countries such as: Senegal 156,000 extra dwellings were needed to house the population in 1960-1970 increasing to 385,000 for 1970-1980 of which 277,000 were associated with population growth; similarly, in Ethiopia 889,000 for 1960-1970 increasing to 2.5 million in 1970-1980 of which 1.8 million were associated to population growth; in Nigeria 2.23 million in 1960-1970 increasing to 5.6 million in 1970-1980 of which 4.1 million were associated with population growth. 4/

12. A survey of 18 African countries revealed that the income of 25 to 30 per cent of the urban population is below the norm of urban poverty. 5/ According to a survey of slum areas in Kenya, 6/ the monthly income per household averaged $US 65 in Lusaka (George-town area) while in Nairobi (Kawangware area) it amounted to $US 74 compared with the norm for poverty for each area respectively which was $US 175 and 122.

1/ United Nations - ST/ESA/30 World Housing Survey

2/ Mansouri Zéroual, Rapport du séminaire sur l'amélioration de l'habitat urbain (CNUEH (Habitat) et IDE (Banque Mondiale), Abidjan 1980

3/ E/ECA/HUS/7, November 1980

4/ Op. cit. 1/

5/ Op. cit. 2/

6/ Op. cit. 3/

Table 1: African countries with the worst concentration of urban poor

Country	Number of urban poor (1,000)	Urban population in 1975 (1,000)
Nigeria	3,760 (1975)	12,000
Egypt	3,500 (1976)	16,000
Morocco	3,470 (1977)	6,500
Ethiopia	2,000 (1977)	3,000
Zaire	1,700 (1977)	8,500
Algeria	1,400 (1977)	8,500

Source: Mansouri, Z. 1980 Report of workshop on improvement of urban housing (workshop organized by UNCHS (HABITAT) and EDI (World Bank), Abidjan, 1980)

13. Many countries are aware that conventional methods of construction cannot produce sufficient dwellings to satisfy the express needs of their population, mainly because of the high cost involved in housing construction.

14. To meet housing needs, a number of political decisions become necessary. In addition to national policies on the allocation of resources to the housing sector, other measures with direct or indirect impact on this sector should be considered. Among others, one should consider: regional development plicies, fiscal policies, income distribution and industrial development policies. Along with these policy issues particular emphasis should be given to the promotion and development of co-operative systems, self-help and public participation in general, in an attempt to mitigate a housing crisis for the largest section of the community.

III. LOW-COST HOUSING AND URBAN PROBLEMS

15. The slum problem has been considered up to now as one which is essentially related to housing. Planners and administrators believed that slums would disappear with adequate provision of housing units. Yet, except in city states such as Singapore or island countries such as Hong-Kong, large scale housing programmes have not succeeded in eradicating slums. The weakness of this approach focusing essentially on the provision of housing lies in the fact that housing needs have outstripped supply in almost every country. While economists argue whether housing construction should be regarded as capital formation or as social expenditure, housing continues to be a heavy burden on public expenditures.

16. While member States try to solve the problems of slums through housing construction, it becomes evident that the supply of dwellings per se is not the most important component of housing policies. Indeed, residential land and its development in a way suitable for habitation may hold the key to the problem. In this endeavour, the World Bank has launched programmes of site and services in Senegal, Ghana, Indonesia and many other countries. Many countries are formulating urban plans and programmes which are more realistic and more recently, many member States have drawn up more realistic planning policies and programmes based on a better knowledge and understanding of the nature of slums as well as individuals' needs. Because of this, planners, instead of dreaming of breathtaking buildings equipped with lifts, are proposing sites on which the occupants without title to the land or on which slumdwellers would be allowed to build their own dwellings. Instead of vast networks of sewerage, a combination of septic tanks and a system

of rubbish collection is being tried. The distribution of drinking water through a piped system with one tap per dwelling is now considered as an impossible target in many developing countries. A more realistic approach is being adopted for land development, which is providing good results from a pragmetic point of view, whereby one tap is being provided for 5 to 10 families on average. The very basis of this approach rests on the fact that the people occupying slums are in a better position to determine their own needs. They can improve the services as their own material conditions get better and they have more money to spare. The home becomes an effective instrument in the process of their social integration, instead of appearing as a symbol of their deprived situation in society. Housing is more and more considered as a service and not as an object or a chattle to which one aspires to own regardless of such considerations as to what type of housing one really needs and can afford.

17. With the pressure of millions of people coming from rural areas, urbanization is no longer uniquely the concern of people living within municipal boundaries. They are concerned by both the rural and urban milieu. In this regard, it should be recalled that in the same way as the housing demand could be satisfied without building a single new dwelling (by concentrating mainly on site-and-service) it is now accepted that the solution to urban problems can be found in rural areas where small improvements in living conditions could stall or at least mitigate the rural exodus. The science of human settlements is replacing the conventional planning methods of rural areas. Outlines of urban settlements on a national or regional level are now included in strategic physical development plans of national planning. Physical planning methodology now extends over physical boundaries as well as over well established preserves of scientific disciplines. Specialists of social and engineering sciences (engineers, sociologists, transport specialists and urban anthropologists) are currently working in multidisciplinary teams for physical planning. This interdisciplinary approach ensures a better equilibrium in concept and, therefore, provides a co-ordinated and a more realistic approach to planning.

IV. THE ROLE OF HOUSING CONSTRUCTION ASSOCIATIONS IN NATIONAL HOUSING POLICIES

18. The majority of African countries are conscious that a less costly approach to the provision of housing to low-income groups could be realized through housing co-operatives and organization of self-help. Not all member States have written policies on housing co-operatives and self-help. However, the majority of countries have implicitly adopted this approach in their overall housing policies. It is reckoned that within the national policy framework a large share of the demand for housing could be met by self-help.

19. Self-help and mutual aid, which are extensively used, constitute another approach to the housing issue. With regard to the organization of self-help, the majority of member States rely on social services and community development. The social services organize courses destined to instill in participants the fundamental concepts of the techniques of self-help. A number of projects initiated by the United Nations Centre for Human Settlements (HABITAT) in Africa, including one for Senegal, has contributed to the popularization of self-help.

20. The main obstacles to the construction of housing earmarked for the low-income group are the limited financial means of this group of the population which has to purchase not only the land but also to provide for the purchase of the building materials and services such as site organization, supervision of works

and property management. These services could be supplied at cost for co-operative and self-help organizations. The target group can hardly afford these expenses and commands very limited attention. Failure of co-operatives and self-help organizations is attributed to two main factors: (i) inefficient control and internal management; (ii) inefficient planning.

V. PUBLIC PARTICIPATION IN THE FIELD OF HOUSING CONSTRUCTION

21. The concept of collective organizations and individual effort is as old in Africa as the existence of the community. It is still common practice in rural areas, but with increasing urbanization, this concept is losing ground in urban areas. It should be reinstated and, if need be, institutionalized as the instrument for resolving the housing problem for the low-income group. It is noteworthy that many African countries have started to actively encourage this approach as a means of social and economic development. Watchwords such as "Harambee" (call for collective effort) in Kenya, "Ujamaa" (conveying the spirit of brotherhood and solidarity) in Tanzania, "Humanism" in Zambia and 'Nafeer" (meaning collectivity) in Sudan translate perfectly the sensitivity to popular participation in nation building efforts. Self-help organizations benefit from government support to various degrees in some African countries, such as to name but a few, Egypt, Ethiopia, Cameroon, Ghana, Kenya, Lesotho, Morocco, Nigeria, Senegal, Tanzania, Zaire and Zambia.

22. It may be referred to as self-help or mutual aid but the concept of collective effort for construction prevails and the essential characteristic is collective and co-operative action even if the conventional principles set out by developed countries are not always adhered to. These principles could therefore be applied in any type of collective action, whether it be institutionalized in a co-operative society or not.

23. The system of public participation has the following principal objectives:

(i) to ensure, through the contribution of participants to housing construction, both maintenance as well as the collective care and management of the estate;

(ii) to offer to participants the possibility of contributing through their personal effort to the construction, betterment and maintenance of their respective dwellings.

24. The principal socio-economic objectives of this method are:

(i) to allow an integrated approach to housing construction as a service in the general interest of the community;

(ii) to spare the government, as much as possible, from the responsibility of financing housing construction in its entirety;

(iii) to mobilize the full potential of the population to promote initiative in collective actions, to encourage savings, to arouse the enterprising spirit as well as to reinforce self-confidence in the participants;

(iv) to contribute towards strengthening ties between families destined to live in the same area.

A. Socio-economic advantages and the educational values of public participation

25. The system of public participation in housing construction offers economic, social and educational advantages. From the economic stand point, the system utilizes the potential labour of the future owner occupiers which reduces the cost of labour and saves on the profit of the builder. These economic advantages could represent an important cost reduction on the total cost of the construction. Public participation, in addition to offering the government an opportunity to invest more in low-cost housing, increases capital formation at both the individual and national levels.

26. In so far as the social benefits are concerned, it is known that governments are unable to tackle the housing problems which have resulted in housing shortages which, in turn, have produced the extension of slums. This phenomenon is largely responsible for the breakdown in family units. Of course national development plans in all African countries are committed to housing the low-income group. Nonetheless, the means to execute such a programme remain limited. It is therefore essential to call on personal and collective efforts of those destined to benefit from this policy for its implementation. Besides their contribution to productivity, such programmes have a psychological and social impact since they make it possible for families with very modest means to accede to decent housing conditions. Because of such programmes these families find their place in the community and can be socially integrated.

27. This system also offers educational value because each participant benefits both as an individual and as a member of a freely constituted group; it opens new vistas for the constitution of new communities which are responsible for their own well-being. During the course of the construction, the participants acquire new skills and stimulated by the thought that the dwelling will belong to them they are incited to produce better work. The system of public participation also provides those with a moderate education with the opportunity to better their technical aptitudes in the construction sector. This practical training could open up new possibilities for employment since they would acquire sufficient know-how to accede to new job opportunities which in turn would improve their life style.

B. Types of public participation

28. There are essentially two types of public participation: total and partial public participation. These two types can be distinguished by the quantitative level of participation in community work. Whatever the form adopted, it contributes towards reducing the cost of housing construction.

(i) Total public participation

29. The simplest and most common type of total participation is the construction of a dwelling, by a family or a group, for its own use. The family gathers its building materials and equipment and builds the dwelling entirely from its own efforts. This is the case in traditional housing and complex skills are passed down from father to son.

30. Apart from the above-mentioned scenario there exists construction undertaken by a group. The neighbours and friends help to construct the dwelling with the understanding that the beneficiary will help construct their dwellings when their turn comes. In this case the family relies on others. Whatever the case may be it involves maximum effort on the beneficiary's part for the construction of his own house. The financial aspect is non-existent but human relations and the transport of materials are integral parts of the process.

(ii) Partial public participation

31. In view of the technical aspects of the construction, total public participation is not always possible. In this case, the labour involved consists of skill labourers, who are paid, and those working for themselves. The labourer who is not remunerated is attributed tasks of a general nature while the paid labourer performs specific tasks necessitating particular skills.

C. The Guiding Principles in the Institutionalization of Public Participation

32. Although public participation is a well-known system to which the community has called upon for its various type of social organization, it needs to be well defined if it is to be institutionalized at the national level. The check list hereunder gives an indication of decisions which need to be taken prior to embarking on such a programme:

(i) Social planning

- choice of location in function of its needs in housing capacity and its potential for collective organization;
- number of families and their income group;
- housing conditions;
- nature of infrastructures and public utilities and services;

(ii) Economic planning

choice of community, in function of available capital, labour, as well as the availability of building materials, equipment, salaried employment and transport facilities;

(iii) Physical planning

- choice of location
- determination of construction areas
- size of land plots
- plans for infrastructures, services and public utilities
- project layout
- dimensions and housing type
- building materials to be used

(iv) Organization of construction works

- labour required for construction team
- personnel employed
- construction techniques
- operational planning and evaluation

33. The two most important stages in housing construction by public participation are the selection of participating families and the organization of construction works. Two cadres are therefore required before work can begin: a specialist in community development to ensure homogeneity of the participating families and a clerk of works under the title of organization of construction work, who will be responsible for executing the works described in the schedule of works. Grouping the families ensures the economy of scale, the quality of the construction and the efficiency of construction works.

D. Comparative Analysis: Individual Self-help, Counterpart and Contractors 7/

	Individual self-help	Public participation in self-help and counterpart	Contractor
Time	The individual requires a great deal of time for completion of his dwelling if he is working part-time	Completion is quicker than in the case of individual self-help, but it still takes a great deal of time to complete all the dwellings for the group	Early completion date
Cost	Low construction costs since labour is supplied by the beneficiary	Lower cost per unit than individual self-help since the group provides labour and procures materials wholesale	Higher cost than for self-help since contractor will need to make a profit
Efficiency	Unless the beneficiary is himself a skilled worker or has followed intensive training he will have problems in satisfying the necessary quality control	Unless skilled workers are included or intensive training is provided the group will meet the same problem as the individual	The contractor could supply skilled workers while the group could supply manual workers, if need be
Supervision	The beneficiary has full control over construction: he can build what he likes, when and how he wants it (within limits imposed by the project)	The group controls the construction process, which needs cohesion, management skills, capacity to resolve problems etc...	Unless the beneficiary can supervise the works, the contractor will assume full control over the workers

7/ This table appears in UNCHS (HABITAT) publication No. HS/OP/83-16E titled " Community participation in the execution of low-income housing projects".

VI. PROBLEMS ENCOUNTERED DURING THE EXECUTION OF PUBLIC PARTICIPATION HOUSING CONSTRUCTION IN DEVELOPING COUNTRIES

34. The institutionalization of public participation, even if it represents a valid alternative for the solution of housing problems at the national level for the low-income group, still represents a stake for public authorities in their dealings with other economic partners. Conventional contractors, who are generally allocated housing contracts from the public sector, will find their field of operations limited and in consequence will try everything to ensure that the system of public participation fails.

35. The grouping of families could also constitute a problem. It should be left to families to group themselves by affinity to one another, by occupational grouping and not necessarily living in the same district. This issue of the composition of family groupings for housing associations has confronted the World Bank with very delicate problems in the design of housing layout in a number of African countries. Members should be united and mutually responsible and any default on the part of a member will adversely affect the success of the project.

36. The financial aspect, particularly the land guarantee and the availability of land plots are other problems which are often encountered in property development. The government should make land available for public participation programmes. Families are reticent in investing in quality construction if they are not given some guarantee of land tenure. The cost of land plots is high in urban areas and contributes appreciably to the costs of construction. The promotion of public participation in housing construction should rely on government making building land available to housing associations.

37. Availability of mortgages is another bottleneck. The conditions under which credit facilities are made available often constitute a stumbling block to property development. The high rate of interest and the collateral required by finance houses are beyond the means of the low-income group. It may happen that a group of families would wish to obtain a mortgage in order to complete their dwellings at an early date. The rate of interest in housing finance and housing societies in Africa varies from 5 per cent to 12 per cent depending on the countries, with a down payment varying from 5 per cent to 40 per cent of the loan. 8/ These conditions frequently exclude, except in some cases, the lower income group of the population from access to housing loans. To promote public participation, the government should facilitate access to housing loans as well as provide a grant in aid to subsidize family groupings.

38. Bureaucracy and technical assistance from the state should avoid being too pervasive. The low-income group struggles daily for survival. It therefore has very little time to spend on administrative procedures and lengthy meetings. Technical assistance should therefore take this constraint into account and plan accordingly.

39. The housing shortage constitutes one of the worst socio-economic problems of Africa today. In African society, housing for the low-income group has almost always been built by the head of the household with the help of parents, friends and neighbours. These dwellings were built with readily available local materials. It has become necessary to rationalize this approach with a

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8/ Don C.I. OKPALA: Housing Finance and the Financing of Housing in the African Region: A Survey and APPRAISAL, July 1985

view to meeting the needs for housing within the context of modern sociology. This implies the institutionalization of public participation.

40. Public participation in housing construction offers the following advantages:

(i) It motivates the population to participate in the search for solutions to the housing crisis;

(ii) It encourages savings while producing a feeling of self-reliance;

(iii) It helps in reducing construction costs;

(iv) As an association, it can provide guarantees for loans, which in general, the individual could not obtain;

(v) It encourages the adoption of norms and building codes in the housing sector;

(vi) By collective action, public participation could constitute an efficient way to plan housing construction for the low-income group.

41. The following recommendations could help in providing the basis for the promotion of public participation in housing construction for the low-income group:

A. At the national level

It should be realized that public participation in housing construction for the low-income group constitutes an essential component of national socio-economic development which in the final analysis is the responsibility of governments. In consequence, public participation implies that the community is partaking jointly with the state in the execution of a project.

(i) To motivate public participation in housing construction for the low-income group, by providing interested family groupings on associations with necessary facilities;

(ii) Provide family groupings with site and service building plots;

(iii) Provide family groupings with necessary technical assistance in the implementation of their projects;

(iv) Make credit facilities available at a discounted rate;

(v) Encourage the establishment of family groupings;

(vi) Formulate policies for the promotion of local building materials;

(vii) Revise codes and regulations for housing construction with due regard to the socio-economic context of the country and the preoccupation of the low-income group.

B. At the regional level

(i) The United Nations Economic Commission for Africa and the United Nations Centre for Human Settlements should proceed with a review of African experiences in public participation for housing construction for the low-income group in countries of the region. A consolidated report should be prepared and disseminated widely to all countries of the region;

(ii) The ECA and UNCHS (HABITAT) should organize workshops in every subregion of the African continent in order to assess the experiences in public participation for the construction of housing.